



Order Filed on December 16, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT<br>DISTRICT OF NEW JERSEY   |  |
| Caption in Compliance with D.N.J. LBR 9004-1   |  |
| DENISE CARLON, ESQUIRE<br>KML LAW GROUP, P.C.<br>Sentry Office Plz<br>701 Market Street, Suite 5000<br>Philadelphia, PA 19106<br>215-627-1322<br><a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a><br>Attorneys for Secured Creditor<br>MidFirst Bank |  |
| In Re:   | Case No.: 24-20167 CMG                   |
| Kimberly A. Golden-Kozak Joseph V. Kozak,  | Hearing Date: 12/18/2024 @ 10:00<br>a.m. |
| Debtor   | Judge: Christine M. Gravelle             |

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: December 16, 2024**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtors: Kimberly A. Golden-Kozak Joseph V. Kozak  
Case No.: 24-20167 CMG  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor MidFirst Bank, holder of a mortgage on real property located at 21 Manhattan Drive, Unit 71 Brick, NJ, 08723, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and George E. Veitengruber, III, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim # 6; arrears in the amount of \$43,669.33) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserve their right to object to Secured Creditor's proof of claim and notice of mortgage payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.